graphics adapter, not shown), the keyboard/keypad **90**, the cash drawer **92**, the scanner **96**, the card reader **94**, and the scale **98**. The retail terminal **64** also includes memory **102** that is operative to at least temporarily receive and store program instructions for operation of the retail terminal **64** and the SCT **62**. These program instructions are stored, long term, in a hard disk **104** or other storage device. An SCT interface **106** or other similar component/device is also provided for communication with the SCT **62**.

[**0046**] The SCT **62** may include a processing unit **110** or other device operative to regulate communication between the various components of the SCT **62** and the retail terminal **64**, and coordinate the operation of the various components of the SCT **62**. The screen (signature capture area) **70**, the volume control **78**, and the port **84** are also shown. The SCT **62** further includes an audio generator **112** coupled to the speaker **76** and the audio jack **80**. The audio generator is operative to convert a signature received by the screen **70** (an electronic signature signal) to an audio signal in accordance with the principles and in the same or similar manner as described with respect to the SCT **32** of **FIG. 1**. The audio signal is then provided to either or both the speaker **76** and the audio jack **80**, again in the same or similar manner as that described with respect to the SCT **32** of **FIG. 1**. The SCT **62** also may include a retail terminal interface **114** that is operative to allow communication with the retail terminal **64**.

[**0047**] Referring now to **FIG. 5**, there is depicted a kiosk, generally designated **120**, that is operative to accept a signature of a user/consumer, typically in the context of a transaction, and produce audio feedback with respect to the received signature in the same or similar manner as the system **60** of **FIGS. 3 and 4** and/or the SCT **30** of **FIGS. 1 and 2**. The kiosk **120** may be used for any type of transaction such as a retail transaction, EFT, and the like, and configured for substantially any purpose such as an automated teller machine (ATM), bill payment acceptor, or the like.

[**0048**] In general, the kiosk **120** functions as an SCT in addition to many other possible functions. The kiosk **120** includes a display, screen or the like, generally designated **122**, that is operative to function as a signature capture device or area in like manner to the signature capture areas of the SCTs **30** and **64** discussed previously. A stylus **124** is provided for allowing a user to enter or write their signature onto the signature capture area **122** as required or necessary. Typical with kiosks, the kiosk **120** includes a keypad **126**, shown in **FIG. 5** as a mechanical keypad, but which may be a video keypad either separate from or integral with the signature capture area **122**, and a card reader **136**. The card reader **136** may be a magnetic strip reader, a smart card reader, a radio frequency identification (RFID) reader, or the like, that is operative to receive a like card as the case may be, and read information that is contained on or in the card. The information may be encrypted as well as encoded onto/into the particular type of card.

[**0049**] The kiosk **120** further includes a speaker **128** (or speakers), a headphone jack **132** into which is plugged a set of headphones **130**, and a volume control **134** for the speaker **128** and/or headphones **130**. The volume control **134** is operative to raise and/or lower the volume of the speaker **128** and/or headphones **130**. In like manner to the system **60** of **FIG. 2** and the SCT **30** of **FIG. 1**, the kiosk **120** is operative to receive a signature of a user/customer on the signature capture area **122**, generate an audio signal in response to the received signature, and produce the audio signal so as to be audible on the speaker **128** and/or the headphones **130**. The audio signal generated in response to the received signature indicates the position of the stylus **124** relative to the signature capture area **122**. Stated another way, the audio signal correlates or corresponds to the graphic nature of the signature. In particular, at least one characteristic of the audio signal changes in correlation to the change in the signature. Thus, for example, as the horizontal position of the signature changes, amplitude may vary. As another example, the frequency or pitch of the audio signal may change as the vertical position of the signature changes. The audio signal may also change with respect to several characteristics during the writing of the signature, generally corresponding to the graphic nature of the signature. The user/consumer will be able to know where the signature is relative to the signature capture device, as well as providing the opportunity to recreate the same "audio signature" as the written signature.

[**0050**] **FIG. 6** depicts a block diagram of the kiosk **120**. The kiosk **120** includes a processing unit **138** that is operative to control the various components of the kiosk and to execute program instructions as required. The display **122**, keypad **126**, and card reader **136** are in communication with the processing unit **138**. The speaker **128** and headphones **130** via the jack **132** are in communication with an audio generator **144** that is in communication with the processing unit **138**. The audio generator **144** is operative to produce the audio signature signal from the electronic signature signal in accordance with the principles presented herein. The volume control **134** is also depicted for controlling the volume of the speaker **128** and the headphones **130**.

[**0051**] The kiosk **120** also contains memory **140** operative to at least temporarily store program instructions for operation of the kiosk and execution by the processing unit **138**. A storage device such as a hard disk **142** is in communication with the processing unit **138** and is used for long-term/permanent storage of program instructions, data, and the like. A network interface **146** may also be provided for permitting the kiosk **120** to be in communication with an electronic network, telephone network, or the like.

[**0052**] It should be appreciated that the various components, features, and/or functions of the SCT **30**, the system **60** and the kiosk **120** of FIGS. **1-6** may be combined with each other or be made a part of other devices that may be used for the same or similar purposes as those described above. The principles of the present invention described with reference to FIGS. **1-6** are applicable to other devices and/or embodiments.

[**0053**] Referring to **FIG. 7**, there is shown a flow chart, generally designated **150**, illustrating a manner of operation of an aspect of the principles of the present invention, as described above with reference to FIGS. **1-6**. It should be appreciated that the manner of operation depicted in the flowchart **150** of **FIG. 7** is only exemplary of a manner of operation with respect to the embodiments of FIGS. **1-6**. Additionally, the flowchart **150** should be considered as supplementary.

[**0054**] Initially, a user begins a transaction on a particular device, such as a signature capture terminal (SCT), block